

United States Bankruptcy Court
Eastern District of Wisconsin

In re:
Nicole J Keish
Daniel A Keish
Debtors

Case No. 13-21761-gmh
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0757-2

User: jam
Form ID: b9a

Page 1 of 2
Total Noticed: 22

Date Rcvd: Feb 19, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2013.

db +Nicole J Keish, 124 W Chateau Pl, Milwaukee, WI 53217-5819
jdb +Daniel A Keish, 11425 N Riverland Rd., Thiensville, WI 53092-2715
8178206 +Columbia St. Mary's, PO Box 2960, Milwaukee, WI 53201-2960
8178207 +Columbia St. Mary's, PO Box 78101, Milwaukee, WI 53278-0001
8178213 US Bank National Association, 4325 17th Ave, Fargo, ND 58103
8178215 +Wi Electric / Wi Energies, Attention: Jill Costello, Po Box 2046 Room A130,
Milwaukee, WI 53201-2046

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: nathan@dela-law.com Feb 20 2013 02:36:29 Nathan E. DeLadurantey,
DeLadurantey Law Office, 735 W. Wisconsin Avenue, Suite 720, Milwaukee, WI 53233
tr +EDI: QDFMANN.COM Feb 20 2013 02:03:00 Douglas F. Mann, 740 North Plankinton Avenue,
Suite 210, Milwaukee, WI 53203-2403
smg EDI: WISCDPREV.COM Feb 20 2013 02:03:00 Wisconsin Department Of Revenue,
Special Procedures Unit, P.O. Box 8901, Madison, WI 53708-8901
ust +E-mail/Text: ustpregion11.mi.ecf@usdoj.gov Feb 20 2013 03:34:07 Office of the U. S. Trustee,
517 East Wisconsin Ave., Room 430, Milwaukee, WI 53202-4510
8178200 +EDI: GMACFS.COM Feb 20 2013 02:03:00 Ally Financial, 200 Renaissance Ctr,
Detroit, MI 48243-1300
8178202 +EDI: HPC.COM Feb 20 2013 02:03:00 Boston Store, P.O. Box 15521, Wilmington, DE 19850-5521
8178203 +EDI: CAPITALONE.COM Feb 20 2013 02:03:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
Po Box 30285, Salt Lake City, UT 84130-0285
8178204 +EDI: CAPITALONE.COM Feb 20 2013 02:03:00 Capital One, P.O. Box 30281,
Salt Lake City, UT 84130-0281
8178205 +EDI: CHASE.COM Feb 20 2013 02:03:00 Chase Mht Bk, Attention: Bankruptcy, Po Box 15298,
Wilmington, DE 19850-5298
8178208 +Fax: 920-431-7226 Feb 20 2013 04:20:45 Finance Sys, Po Box 1597, Green Bay, WI 54305-1597
8178209 +EDI: RMSC.COM Feb 20 2013 02:03:00 Gemb/JC Penny, Attention: Bankruptcy, Po Box 103104,
Roswell, GA 30076-9104
8178210 +EDI: CBSKOHLS.COM Feb 20 2013 02:03:00 Kohls/capone, Po Box 3115,
Milwaukee, WI 53201-3115
8178201 EDI: AGFINANCE.COM Feb 20 2013 02:03:00 American General Finan,
Springleaf Financial/Attn: Bankruptcy De, Po Box 3251, Evansville, IN 47731
8178211 +EDI: SALMAESERVICING.COM Feb 20 2013 02:03:00 Sallie Mae, Attn: Claims Department,
Po Box 9500, Wilkes-Barre, PA 18773-9500
8178212 EDI: USBANKARS.COM Feb 20 2013 02:03:00 Us Bank Hogan Loc, Po Box 5227,
Cincinnati, OH 45201
8178214 EDI: USBANKARS.COM Feb 20 2013 02:03:00 Us Bank/na Nd, 4325 17th Ave S, Fargo, ND 58125
TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2013

Signature:

Joseph Speetjens



District/off: 0757-2

User: jam
Form ID: b9a

Page 2 of 2
Total Noticed: 22

Date Rcvd: Feb 19, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2013 at the address(es) listed below:

Douglas F. Mann dfmatty@aol.com, dfmann@ecf.epiqsystems.com
Nathan E. DeLadurantey on behalf of Debtor Nicole Keish ecfch7@gmail.com
Office of the U. S. Trustee ustpreion11.mi.ecf@usdoj.gov

TOTAL: 3

UNITED STATES BANKRUPTCY COURT

Eastern District of Wisconsin

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, and Deadlines

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 2/18/13.

This notice contains important information for the debtor(s) and creditors. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: No employee of the United States Bankruptcy Court may give legal advice. You may want to consult an attorney to protect your rights.

Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Additional Information.

Name(s) used by the debtor(s) in the last 8 years (including married, maiden, trade) and address:

Nicole J Keish
124 W Chateau Pl
Milwaukee, WI 53217

Daniel A Keish
11425 N Riverland Rd.
Thiensville, WI 53092

Case Number:
13-21761-gmh

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-1138
xxx-xx-1016

Attorney for Debtor(s) (name and address):

Nathan E. DeLadurantey
DeLadurantey Law Office
735 W. Wisconsin Avenue
Suite 720
Milwaukee, WI 53233
Telephone number: 414-377-0515

Bankruptcy Trustee (name and address):

Douglas F. Mann
740 North Plankinton Avenue
Suite 210
Milwaukee, WI 53203
Telephone number: 414-276-5355

Meeting of Creditors

The debtor(s) must attend this meeting.

Date: March 19, 2013

Time: 10:00 AM

Location: U.S. Courthouse, Room 428, 517 East Wisconsin Avenue, Milwaukee, WI 53202

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 5/20/13

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of a bankruptcy case automatically stays certain collections and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days, or not exist at all; although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditors with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

Room 126, U.S. Courthouse
517 East Wisconsin Avenue
Milwaukee WI 53202-4581
Telephone number: (414) 297-3291
VCIS number: (414) 297-3582 or Toll Free (877) 781-7277
Court Web Site: <http://www.wieeb.uscourts.gov>

For the Court:

JANET L. MEDLOCK
Clerk, U.S. Bankruptcy Court

Clerk's Office Hours: 8:30 a.m. – 4:30 p.m. (Central Time)

Date: 2/19/13

ADDITIONAL INFORMATION

FORM B9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (Title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	No employee of the United States Bankruptcy Court may give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or to obtain property from the debtor; repossessing the debtor's property; or starting or continuing lawsuits or foreclosures; or garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days, or not exist at all; although the debtor can request the court to extend or impose the stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707 (b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting, with photo identification and proof of social security number, to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice informing you that you may file a proof of claim, and informing you of the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727 (a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive any objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the lists of the debtor's property, debts, and property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

United States Bankruptcy Court
Eastern District of Wisconsin

In re:
Nicole J Keish
Daniel A Keish
Debtors

Case No. 13-21761-gmh
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0757-2

User: jam
Form ID: b18

Page 1 of 2
Total Noticed: 20

Date Rcvd: May 23, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2013.

db +Nicole J Keish, 124 W Chateau Pl, Milwaukee, WI 53217-5819
jdb +Daniel A Keish, 11425 N Riverland Rd., Thiensville, WI 53092-2715
8178206 +Columbia St. Mary's, PO Box 2960, Milwaukee, WI 53201-2960
8178207 +Columbia St. Mary's, PO Box 78101, Milwaukee, WI 53278-8101
8178213 US Bank National Association, 4325 17th Ave, Fargo, ND 58103
8178215 +Wi Electric / Wi Energies, Attention: Jill Costello, Po Box 2046 Room A130,
Milwaukee, WI 53201-2046

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr +EDI: QDFMANN.COM May 24 2013 02:13:00 Douglas F. Mann, 740 North Plankinton Avenue,
Suite 210, Milwaukee, WI 53203-2403

cr +EDI: GMACFS.COM May 24 2013 02:13:00 Ally Financial, P.O. Box 130424,
Roseville, MN 55113-0004
8178200 +EDI: GMACFS.COM May 24 2013 02:13:00 Ally Financial, 200 Renaissance Ctr,
Detroit, MI 48243-1300
8178202 +EDI: HFC.COM May 24 2013 02:13:00 Boston Store, P.O. Box 15521, Wilmington, DE 19850-5521
8178203 +EDI: CAPITALONE.COM May 24 2013 02:13:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
Po Box 30285, Salt Lake City, UT 84130-0285
8178204 +EDI: CAPITALONE.COM May 24 2013 02:13:00 Capital One, P.O. Box 30281,
Salt Lake City, UT 84130-0281
8178205 +EDI: CHASE.COM May 24 2013 02:13:00 Chase Mnt Bk, Attention: Bankruptcy, Po Box 15298,
Wilmington, DE 19850-5298
8178208 +Fax: 920-431-7226 May 24 2013 09:50:39 Finance Sys, Po Box 1597, Green Bay, WI 54305-1597
8178209 +EDI: RMSC.COM May 24 2013 02:13:00 Gemb/JC Penny, Attention: Bankruptcy, Po Box 103104,
Roswell, GA 30076-9104
8178210 +EDI: CBSKOHL.COM May 24 2013 02:13:00 Kohls/capone, Po Box 3115,
Milwaukee, WI 53201-3115
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Po Box 9500, Wilkes-Barre, PA 18773-9500
8178212 EDI: USEBANKARS.COM May 24 2013 02:13:00 Us Bank Hogan Loc, Po Box 5227,
Cincinnati, OH 45201
8178214 EDI: USEBANKARS.COM May 24 2013 02:13:00 Us Bank/na Nd, 4325 17th Ave S, Fargo, ND 58125
TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

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USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2013

Signature:

Joseph Speetjens



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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2013 at the address(es) listed below:

Douglas F. Mann dfmatty@aol.com, dfmann@ecf.epiqsystems.com
Nathan E. DeLadurantey on behalf of Debtor Nicole Keish ecfc7@gmail.com
Office of the U. S. Trustee ustpreion11.mi.ecf@usdoj.gov

TOTAL: 3

United States Bankruptcy Court

Eastern District of Wisconsin

Case No. 13-21761-gmh

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nicole J Keish
124 W Chateau Pl
Milwaukee, WI 53217

Daniel A Keish
11425 N Riverland Rd.
Thiensville, WI 53092

Social Security / Individual Taxpayer ID No.:

xxx-xx-1138

xxx-xx-1016

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 5/23/13

G. Michael Halfenger
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.